

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

Cuervo, Josphe and Cuervo, Mary E.

Case No. 17-20492-GLT

Reporting Period: April 2017

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 14 days after end of month

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	X	
Schedule of Cash Receipts and Disbursements - continuation	MOR-1 (INDV) (CONT)	X	
Bank Reconciliation		X	
Copies of bank statements		X	
Cash disbursements journals		X	
Copies of tax returns filed during reporting period			None
Summary of Unpaid Postpetition Debts	MOR- 4	X	
Debtor Questionnaire	MOR- 5	X	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Joint Debtor

Date

Signature of Preparer

Date

Printed Name of Preparer

FORM MOR (INDV)
(10/00)

Debtor: Cuervo, Joseph & Cuervo, Mary E

Reporting Period: APRIL 2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account.

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	\$6,681.74	\$10,931.19
RECEIPTS		
Wages (NET)	\$6,298.80	\$52,444.56
Interest and Dividend Income (opened new DIP acct)	\$100.00	\$100.00
Social Security and Pension Income	\$0.00	\$0.00
Sale of Assets *(other deposits from winnings)	\$3,700.00	\$3,700.00
Other Income (attach schedule) BANK CREDITS	\$24.07	\$118.78
Total Receipts	\$10,122.87	\$67,294.53
DISBURSEMENTS		
ORDINARY ITEMS		
Mortgage Payment(s)	\$2,771.98	\$8,315.94
Rental Payments(s)	\$0.00	\$0.00
Other Secured Note Payments	\$0.00	\$0.00
Utilities	\$1,437.11	\$2,872.22
Insurance	\$513.49	\$930.68
Auto Expense	\$1,320.38	\$2,779.16
Lease Payments	\$0.00	\$0.00
IRA Contributions	\$555.20	\$955.20
Repairs and Maintenance	\$751.20	\$1,024.00
Medical Expenses	\$0.00	\$17.16
Household Expenses	\$0.00	\$1,292.20
Charitable Contributions	\$0.00	\$0.00
Taxes - Real Estate	\$0.00	\$2,789.12
Taxes - Personal Property	\$0.00	\$0.00
Taxes - Other (attach schedule) Payroll Withholding ***see below	\$0.00	\$0.00
Travel and Entertainment	\$0.00	\$0.00
Gifts	\$0.00	\$2,780.00
Other (attach schedule)	\$7,518.18	\$30,584.83
Total Ordinary Disbursements	\$14,867.54	\$54,340.51
REORGANIZATION ITEMS		
Professional Fees (Gary Short) (ESCROW)	\$1,000.00	\$3,900.00
U.S. Trustee Fees	\$0.00	\$0.00
Other Reorganization Expenses (filing fee)	\$266.00	\$266.00
Total Reorganization Items	\$1,266.00	\$4,166.00
Total Disbursements (Ordinary & Reorganization)	\$16,133.54	\$58,506.51
Net Cash Flow (Total Receipts - Total Disbursements)	\$671.07	\$4,538.57
Cash - End of Month (Must equal reconciled bank statement)	\$671.07	\$8,788.02
***Other disbursements: funds withheld from payroll Total taxes = \$2,276.52 Total deductions = \$1,677.26 * Winnings = \$8,070.00		

Cuervo, Josphe and Cuervo, Mary E.

Case No. 17-20492-GLT

Debtor

Reporting Period: April 2017

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

See attachments

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Other Reorganization Expenses		

Cuervo, Joseph and Cuervo, Mary E.

Case No. 17-20492-GLT

Debtor

Reporting Period: April 2017

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero. Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes. Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding						
FICA-Employee						
FICA-Employer						
Unemployment						
Income						
Other:						
Total Federal Taxes						0
State and Local						
Withholding						
Sales						
Excise						
Unemployment						
Real Property						
Personal Property						
Other:						
Total State and Local						0
Total Taxes						0

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Number of Days Past Due					Total
	Current	0-30	31-60	61-90	Over 90	
Accounts Payable						
Wages Payable						
Taxes Payable						
Rent/Leases-Building						
Rent/Leases-Equipment						
Secured Debt/Adequate Protection Payments						
Professional Fees						
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						0

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Cuervo, Josph and Cuervo, Mary E.

Debtor

Case No. 17-20492-GLT

Reporting Period: April 2017

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation	Amount
Total Accounts Receivable at the beginning of the reporting period	
+ Amounts billed during the period	
- Amounts collected during the period	
Total Accounts Receivable at the end of the reporting period	

Accounts Receivable Aging	Amount
0 - 30 days old	
31 - 60 days old	
61 - 90 days old	
91+ days old	
Total Accounts Receivable	
Amount considered uncollectible (Bad Debt)	
Accounts Receivable (Net)	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.	✓	
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	

#2 PNC + NESBANK 0 acct closed for next reporting period.
 FNB acct 0020 has a balance of \$4.55 - will be closed as well for next reporting period.

Mor Individual worksheet

MONTH _____ April 2017 _____

All monthly expenses are paid as they are incurred.

Beginning bank balance _____ 0.00 _____

Total credits (additions for month) _____ \$2,292.54 _____

Total debits (deductions for month) _____ \$1,619.02 _____

FNB 7610 New DIP account

Income

Wages	\$2,186.54
Draws (deposit to open new DIP acct)	\$100.00
Interest & Dividends	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits (Bank charges)	\$6.00
Total Income *	\$2,292.54

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$0.00
Vehicle payments (V)	\$0.00
Utilities (U)	\$735.43
Insurance (I)	\$317.19
Auto fuel and repairs (A)	\$190.04
Home repairs and maintenance (H)	\$101.65
Medial (MD)	\$0.00
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Real estate taxes (RTX)	\$0.00
Professional fees (PF)	\$0.00
Household (everything else) (HH) Other (see attached)	\$274.71
Total Expenses *	\$1,619.02

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$0.00
Plus income for period	\$2,292.54
Subtotal	\$2,292.54
Less Expenses	\$1,619.02
Month End Bank Balance	\$673.52

FIRST NATIONAL BANK 7610

OTHER EXPENSE Category	April 2017		
ATM	\$20.00		
Bank charges	\$6.00		
Food, Groceries, Restaurants, Lunches	\$94.72		
Parking	\$6.00		
Office Max (home office)	\$45.99		
BI monitoring	\$21.00		
Personal expenses	\$81.00		
	\$274.71		

4140 E. State Street
Hermitage, PA 16148

ADDRESS SERVICE REQUESTED




JOSEPH CUERVO JR
MARY E CUERVO
CH 11 DIP ACT NO 17-20492 GLT
8000 SHERWOOD DR
PRESTO PA 15142-1078

JOSEPH CUERVO JR

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Primary Account Number 7610

Managing Your Accounts

	Online	www.fnb-online.com
	By Phone	1 800-555-5455
	By Mail	4140 E. State Street Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE FIRST	733507610	\$673.52

WORKPLACE FIRST - 7610

Account Summary

Date	Description	Amount		
04/05/2017	Balance Last Statement	\$0.00	Minimum Balance	\$100.00
	4 Credit(s) This Period	\$2,292.54	Average Ledger Balance	\$638.99
	22 Debit(s) This Period	\$1,619.02	Average Available Balance	\$365.97
04/28/2017	Balance This Statement	\$673.52		

Workplace First Checking is assessed a \$5.00 monthly service charge. The monthly service charge will be assessed to your account beginning May 15, 2017.

You can avoid the \$5.00 monthly service charge to your WorkPlace First account if you have at least one (1) of following deposit types per statement cycle: Direct Deposit; In-Branch Deposit; Mobile Deposit; or ATM Deposit. Internal transfers are excluded.

Account Activity

Post Date	Description	Debits	Credits	Balance
04/05/2017	Balance Last Statement			\$0.00
04/05/2017	DEPOSIT acct opened		\$100.00	\$100.00
04/21/2017 (D)	DEPOSIT		\$2,186.54	\$2,286.54
04/24/2017	46814 POS PUR 04/23 06:44 BEBE NAIL & SPA BRIDGEVILLE PA 78414255 04681~7230	\$81.00		\$2,205.54
04/24/2017	52792 PIN PUR 04/22 15:32 GIANT-EAGLE #064 Bridgeville PA 41039200 3656~5411	\$74.20		\$2,131.34
04/24/2017 (U)	AMERICAN-WATER UTIL-PMNT 3069840	\$64.01		\$2,067.33
04/26/2017 (U)	COMCAST ONLINE PMT CKF962150893POS	\$270.65		\$1,796.68
04/26/2017 (U)	VERIZON WIRELESS ONLINE PMT CKF962150893POS	\$200.04		\$1,596.64
04/26/2017 (U)	PEOPLES NAT GAS ONLINE PMT CKF962150893POS	\$141.29		\$1,455.35
04/26/2017 (U)	COLLIER TOWNSHIP ONLINE PMT CKF962150893POS	\$59.44		\$1,395.91
04/26/2017 (A)	276836 PIN PUR 04/26 14:42 SHEETZ 0275 MORGANTOWN WV 08129101 276836 ~5541	\$26.99		\$1,368.92





FIRST NATIONAL BANK

Statement Ending 04/20/2017

JOSEPH CUERVO JR

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Primary Account Number: 7610

WORKPLACE FIRST - 610 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
04/26/2017	726190 PIN PUR 04/26 11:09 TSP 203 HEIDELBERG PA <i>other</i> 0001D566 726190 ~5541	\$9.53		\$1,359.39
04/26/2017	55540 POS PUR 04/25 08:41 ALLIES GARAGE <i>other</i> PITTSBURGH PA PSIB2017 055540 ~7523	\$6.00		\$1,353.39
04/27/2017	FOREIGN ATM FEE REFUND <i>bc</i>		\$2.50	\$1,355.89
04/27/2017	ATM SURCHARGE FEE REFUND <i>bc</i>		\$3.50	\$1,359.39
04/27/2017	SURCHARGE FEE 177288 ATM WTD 04/27 10:16 PNC <i>bc</i> BANK PITTSBURGH PA PJ2047 177288 ~	\$3.50		\$1,355.89
04/27/2017	FEE FOR ATM WTD 04/27 10:16 PNC BANK PITTSBURGH <i>bc</i> PA PJ2047 177288 ~6011	\$2.50		\$1,353.39
04/27/2017	(I) ALLSTATE F&C INS INS PYMT 000000952895668	\$317.19		\$1,036.20
04/27/2017	(H) TERMINIX CHECKS 1704260000002	\$101.65		\$934.55
04/27/2017	(A) 0221 POS PUR 04/26 06:20 PA DRIVER/VEHICL 800-932-4600 PA 07858426 000~9399	\$77.00		\$857.55
04/27/2017	625762 PIN PUR 04/26 18:21 OFFICE MAX/OFFI <i>other</i> BRIDGEVILLE PA 99999999 62576~5943	\$45.99		\$811.56
04/27/2017	(A) 48743 POS PUR 04/26 20:33 SHEETZ 00 MORGANTOWN WV 008 048743 ~5542	\$44.88		\$766.68
04/27/2017	28147 POS PUR 04/27 09:36 BI INCORPORATED <i>other</i> 877-666-4349 CO 00000000 0281~7399	\$21.00		\$745.68
04/27/2017	177288 ATM WTD 04/27 10:16 PNC BANK PITTSBURGH <i>other</i> PA PJ2047 177288 ~6011	\$20.00		\$725.68
04/27/2017	57426 POS PUR 04/26 16:15 STARBUCKS STORE <i>other</i> MORGANTOWN WV 00000000 057426~5814	\$8.90		\$716.78
04/27/2017	7858 POS PUR 04/26 20:49 STARBUCKS STORE <i>other</i> BRIDGEVILLE PA 00000000 00785~5814	\$2.09		\$714.69
04/28/2017	(A) 42456 POS PUR 04/27 01:04 MARATHON PETRO OAKDALE PA 01 042456 ~5542	\$41.17		\$673.52
04/28/2017	Balance This Statement			\$673.52

Daily Balances

Date	Amount	Date	Amount	Date	Amount
04/05/2017	\$100.00	04/24/2017	\$2,067.33	04/27/2017	\$714.69
04/21/2017	\$2,286.54	04/26/2017	\$1,353.39	04/28/2017	\$673.52

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Mor Individual worksheet

MONTH _____ April 2017 _____

All monthly expenses are paid as they are incurred.

Beginning bank balance \$494.65

Total credits (additions for month) \$5,330.27 Total debits (deductions for month) \$5,820.37

FNB Bank act 0020

Income

Wages	\$4,112.26
Draws (other deposits)	\$1,200.00
Interest & Dividends	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits (Bank credits)	\$18.01
Total Income *	\$5,330.27

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$0.00
Vehicle payments (V)	\$288.59
Utilities (U)	\$572.21
Insurance (I)	\$196.30
Auto fuel and repairs (A)	\$445.01
Home repairs and maintenance (H)	\$563.59
Medial (MD)	\$0.00
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Real estate taxes (RTX)	\$0.00
Professional fees (PF)	\$1,266.00
Household (everything else) (HH) Other (see attached)	\$2,488.67
Total Expenses *	\$5,820.37

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$494.65
Plus income for period	\$5,330.27
Subtotal	\$5,824.92
Less Expenses	\$5,820.37
Month End Bank Balance	\$4.55

First National Bank 0020

April 2017			
ATM	\$1,500.00		
Bank charges	\$40.66		
Food, Groceries, Restaurants, Lunches	\$448.01		
Parking	\$0.00		
Office Max (home office)	\$0.00		
BIJ monitoring	\$0.00		
Personal expenses (including hair, nails, dry cleaning, grandson's birthday)	\$500.00		
	\$2,488.67		



FIRST NATIONAL BANK

Statement Ending 04/20/2017

4140 E. State Street
Hermitage, PA 16148

MARY E CUERVO

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Primary Account Number: [REDACTED] 0020

ADDRESS SERVICE REQUESTED

MARY E CUERVO
JOSEPH CUERVO JR
8000 SHERWOOD DR
PRESTO PA 15142-1078

Managing Your Accounts



Online

www.fnb-online.com



By Phone

1 800-555-5455



By Mail

4140 E. State Street
Hermitage, PA 16148

Summary of Accounts

Account Type	Account Number	Balance This Statement
WORKPLACE BANKING	[REDACTED] 0020	\$4.55

WORKPLACE BANKING - [REDACTED] 0020

Account Summary

Date	Description	Amount		
03/25/2017	Balance Last Statement	\$1,923.01	Minimum Balance	\$4.55
	13 Credit(s) This Period	\$7,100.80	Average Ledger Balance	\$1,137.54
	54 Debit(s) This Period	\$9,019.26	Average Available Balance	\$1,084.25
04/26/2017	Balance This Statement	\$4.55		

Account Activity

Post Date	Description	Debits	Credits	Balance
03/25/2017	Balance Last Statement			\$1,923.01
06/27/2017	SURCHARGE FEE REFUND		\$2.00	\$1,925.01
03/27/2017	REFUND FEE FOR ATM WTD		\$2.50	\$1,927.51
03/27/2017	SURCHARGE FEE 785410 ATM WTD 03/25 11:21 PNC BANK PITTSBURGH PA PM1647 785410 ~	\$2.00		\$1,925.51
03/27/2017	FEE FOR ATM WTD 03/25 11:21 PNC BANK PITTSBURGH PA PM1647 785410 ~6011	\$2.50		\$1,923.01
03/27/2017	35426 POS PUR 03/24 22:58 NRT /THE MEADOWS WASHINGTON PA LK344980 03542~4829	\$900.00		\$1,023.01
03/27/2017	6588 ATM WTD 03/24 19:17 FIRST NAT BANK CANONSBURG PA PA900381 006588 ~6011	\$500.00		\$523.01
03/27/2017	CHECK # 408	\$77.00		\$446.01
03/27/2017	785410 ATM WTD 03/25 11:21 PNC BANK PITTSBURGH PA PM1647 785410 ~6011	\$20.00		\$426.01
03/27/2017	00002 POS PUR 03/25 23:35 UPMC STARBUCKS P PITTSBURGH PA 00000000 0836~8050	\$5.51		\$420.50
03/27/2017	74792 POS PUR 03/26 20:45 UPMC PRESBY CAFE PITTSBURGH PA 00000000 07179~5812	\$5.48		\$415.02
03/28/2017	DEPOSIT		\$1,758.54	\$2,173.56
03/28/2017	70002 POS PUR 03/27 11:43 UPMC STARBUCKS P PITTSBURGH PA 00000000 0783~8050	\$7.38		\$2,166.18



MARY E CUERVO

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Primary Account Number [REDACTED] 0020

WORKPLACE BANKING - [REDACTED] 0020 (continued)**Account Activity (continued)**

Post Date	Description	Debits	Credits	Balance
03/28/2017	6079 POS PUR 03/27 15:09 UPMC PRESBY CAFE PITTSBURGH PA 00000000 00607~5812	\$6.58		\$2,159.60
03/28/2017	24395 POS PUR 03/27 11:29 UPMC PRESBY CAFE PITTSBURGH PA 00000000 02439~5812	\$4.95		\$2,154.65
03/29/2017	3918 ATM WTD 03/28 19:24 FIRST NAT BANK BRIDGEVILLE PA PA900380 003918~6011	\$360.00		\$1,794.65
03/30/2017	REFUND FEE FOR ATM WTD		\$2.50	\$1,797.15
03/30/2017	SURCHARGE FEE REFUND		\$4.99	\$1,802.14
03/30/2017	SURCHARGE FEE 473331 ATM WTD 03/29 23:41 The Meadows Race WASHINGTON PA CPSM025	\$4.99		\$1,797.15
03/30/2017	FEE FOR ATM WTD 03/29 23:41 The Meadows Race WASHINGTON PA CPSM0252 47333~6011	\$2.50		\$1,794.65
03/30/2017	1005 POS PUR 03/30 00:14 NRT /THE MEADOWS WASHINGTON PA LK344980 00196~4829	\$1,000.00		\$794.65
03/30/2017	473331 ATM WTD 03/29 23:41 The Meadows Race WASHINGTON PA CPSM0252 47333~6011	\$300.00		\$494.65
04/03/2017	(D) Medco Commercial MEPAYROLL 000200		\$2,259.56	\$2,754.21
04/03/2017	REFUND FEE FOR ATM WTD		\$2.50	\$2,756.71
04/03/2017	SURCHARGE FEE REFUND		\$3.01	\$2,759.72
04/03/2017	SURCHARGE FEE 2553 ATM WTD 04/02 16:49 PAI ISO PITTSBURGH PA TX73016 005966 ~60	\$3.69		\$2,756.03
04/03/2017	FEE FOR ATM WTD 04/02 16:49 PAI ISO PITTSBURGH PA TX73016 005966 ~6011	\$2.50		\$2,753.53
04/03/2017	7059 ATM WTD 04/02 19:32 FIRST NAT BANK CANONSURG PA PA900381 007059 ~6011 <i>personal expense</i>	\$300.00		\$2,453.53
04/03/2017	2553 ATM WTD 04/02 16:49 PAI ISO PITTSBURGH PA TX73016 005966 ~6011 <i>personal expense</i>	\$200.00		\$2,253.53
04/05/2017	(U) MISCELLANEOUS DEBIT <i>Allegiance Light</i>	\$572.21		\$1,681.32
04/06/2017	(FF) CHECK # 112 <i>Gary Short</i>	\$1,000.00		\$681.32
04/07/2017	(D) UPMC PRESBYTERIA PAYROLL 00063884		\$1,852.70	\$2,534.02
04/07/2017	(A) SUNOCO PAYMENT CHECK PYMT 113	\$300.00		\$2,234.02
04/10/2017	REFUND FEE FOR ATM WTD		\$5.00	\$2,239.02
04/10/2017	SURCHARGE FEE 468424 ATM WTD 04/10 06:38 PNC BANK PITTSBURGH PA PJ2060 468424 ~	\$3.50		\$2,235.52
04/10/2017	SURCHARGE FEE 440607 ATM WTD 04/09 00:50 The Meadows Race WASHINGTON PA CPSM025	\$4.99		\$2,230.53
04/10/2017	FEE FOR ATM WTD 04/10 06:38 PNC BANK PITTSBURGH PA PJ2060 468424 ~6011	\$2.50		\$2,228.03
04/10/2017	FEE FOR ATM WTD 04/09 00:50 The Meadows Race WASHINGTON PA CPSM0252 44060~6011	\$2.50		\$2,225.53
04/10/2017	440607 ATM WTD 04/09 00:50 The Meadows Race WASHINGTON PA CPSM0252 44060~6011	\$500.00		\$1,725.53
04/10/2017	20581 PIN PUR 04/08 13:10 GIANT-EAGLE #064 Bridgeville PA 41000800 3168~5411	\$191.11		\$1,534.42
04/10/2017	(A) 468424 ATM WTD 04/10 06:38 PNC BANK PITTSBURGH PA PJ2060 468424 ~6011	\$60.00		\$1,474.42
04/11/2017	(FF) CHECK # 111 <i>Gary Short</i>	\$266.00		\$1,208.42
04/13/2017	(D) DEPOSIT		\$1,200.00	\$2,408.42
04/13/2017	REFUND FEE FOR ATM WTD		\$5.00	\$2,413.42
04/13/2017	SURCHARGE FEE 535780 ATM WTD 04/13 00:46 The Meadows Race WASHINGTON PA CPSM025	\$4.99		\$2,408.43

WORKPLACE BANKING - **0020** (continued)

Account Activity (continued)

Post Date	Description	Debits	Credits	Balance
04/13/2017 <i>bc</i>	SURCHARGE FEE 537190 ATM WTD 04/13 01:12 The Meadows Race WASHINGTON PA CPSM025	\$4.99		\$2,403.44
04/13/2017 <i>bc</i>	FEE FOR ATM WTD 04/13 00:46 The Meadows Race WASHINGTON PA CPSM0252 53578~6011	\$2.50		\$2,400.94
04/13/2017 <i>bc</i>	FEE FOR ATM WTD 04/13 01:12 The Meadows Race WASHINGTON PA CPSM0252 53719~6011	\$2.50		\$2,398.44
04/13/2017 <i>other</i>	4588 ATM WTD 04/12 22:51 FIRST NAT BANK BRIDGEVILLE PA PA900380 004588~6011	\$500.00		\$1,898.44
04/13/2017 <i>other</i>	535780 ATM WTD 04/13 00:46 The Meadows Race WASHINGTON PA CPSM0252 53578~6011	\$400.00		\$1,498.44
04/13/2017 <i>other</i>	537190 ATM WTD 04/13 01:12 The Meadows Race WASHINGTON PA CPSM0252 53719~6011	\$100.00		\$1,398.44
04/14/2017 <i>(H)</i>	CHECK # 114 <i>Newellwood Homeowners</i>	\$300.00		\$1,098.44
04/17/2017 <i>(H)</i>	213253 PIN PUR 04/17 10:52 BEST BUY 00 PITTSBURGH PA 06566369 7107644623~5732	\$263.59		\$834.85
04/17/2017 <i>other</i>	98770 POS PUR 04/16 16:45 EAT_N_PARK #0059 WEIRTON WV 28798770 098770~5812	\$23.93		\$810.92
04/17/2017 <i>other</i>	87324 POS PUR 04/16 14:54 STARBUCKS STORE BRIDGEVILLE PA 00000000 08732~5814	\$7.38		\$803.54
04/18/2017 <i>credit</i>	REFUND FEE FOR ATM WTD		\$2.50	\$806.04
04/18/2017 <i>bc</i>	SURCHARGE FEE 670664 ATM WTD 04/18 06:47 PNC BANK PITTSBURGH PA PJ2060 670664 ~	\$3.50		\$802.54
04/18/2017 <i>bc</i>	FEE FOR ATM WTD 04/18 06:47 PNC BANK PITTSBURGH PA PJ2060 670664 ~6011	\$2.50		\$800.04
04/18/2017 <i>(A)</i>	670664 ATM WTD 04/18 06:47 PNC BANK PITTSBURGH PA PJ2060 670664 ~6011	\$60.00		\$740.04
04/20/2017 <i>(A)</i>	828977 PIN PUR 04/19 22:18 TSP 203 HEIDELBERG PA 0001D566 828977 ~5541	\$25.01		\$715.03
04/20/2017 <i>other</i>	13543 PIN PUR 04/20 12:22 BFS FOODS #380 MORGANTOWN WV 09144341 7110088~5541	\$11.50		\$703.53
04/21/2017 <i>other</i>	39831 PIN PUR 04/21 17:32 MARKET DISTRICT Pittsburgh PA 47001800 748395~5411	\$166.12		\$537.41
04/21/2017 <i>other</i>	851232 PIN PUR 04/20 19:07 TSP 219 PITTSBURGH PA 0001D541 851232 ~5541	\$8.03		\$529.38
04/24/2017 <i>(A)</i>	ALLSTATE V&P INS INS PYMT 000000952895662	\$196.30		\$333.08
04/24/2017 <i>other</i>	28069 POS PUR 04/20 07:29 STARBUCKS STORE BRIDGEVILLE PA 00000000 02806~5814	\$17.18		\$315.90
04/25/2017 <i>other</i>	818026 PIN PUR 04/25 15:42 TSP 203 HEIDELBERG PA 0001D566 818026 ~5541	\$18.53		\$297.37
04/26/2017 <i>(A)</i>	CHECK # 8945293 <i>Auto payment</i>	\$288.59		\$8.78
04/26/2017 <i>other</i>	37866 POS PUR 04/25 10:13 STARBUCKS STORE PITTSBURGH PA 00000000 037866~5814	\$4.23		\$4.55
04/26/2017	Balance This Statement			\$4.55

Checks Cleared

Check Nbr	Date	Amount	Check Nbr	Date	Amount	Check Nbr	Date	Amount
108	03/27/2017	\$77.00	112	04/06/2017	\$1,000.00	8945293*	04/26/2017	\$288.59
111*	04/11/2017	\$266.00	114*	04/14/2017	\$300.00			

* Indicates skipped check number

Daily Balances

Date	Amount	Date	Amount	Date	Amount
03/27/2017	\$415.02	04/03/2017	\$2,253.53	04/10/2017	\$1,474.42
03/28/2017	\$2,154.65	04/05/2017	\$1,681.32	04/11/2017	\$1,208.42
03/29/2017	\$1,794.65	04/06/2017	\$681.32	04/13/2017	\$1,398.44
03/30/2017	<u>\$494.65</u>	04/07/2017	\$2,234.02	04/14/2017	\$1,098.44



FIRST NATIONAL BANK

Statement Ending 04/20/2017

MARY E CUERVO

Page 5 of 6

Primary Account Number [REDACTED] 0020

WORKPLACE BANKING - [REDACTED] 0020 (continued)**Daily Balances (continued)**

Date	Amount	Date	Amount	Date	Amount
04/17/2017	\$803.54	04/21/2017	\$529.38	04/26/2017	\$4.55
04/18/2017	\$740.04	04/24/2017	\$315.90		
04/20/2017	\$703.53	04/25/2017	\$297.37		

Overdraft and Returned Item Fees

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

For Individual worksheet

MONTH April 2017

All monthly expenses are paid as they are incurred.

Beginning bank balance \$87.80

Total credits (additions for month) \$0.00

Total debits (deductions for month) \$94.80

PNC Bank closed 4-17-2017

Income

Wages	\$0.00
Draws	\$0.00
Interest & Dividends	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits \$100 to open acct & 6.00 bank chgs	\$0.00
Total Income *	\$0.00

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$0.00
Vehicle payments (V)	\$0.00
Utilities (U)	\$0.00
Insurance (I)	\$0.00
Auto fuel and repairs (A)	\$40.00
Home repairs and maintenance (H)	\$0.00
Medical (MD)	\$0.00
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Real estate taxes (RTX)	\$0.00
Professional fees (PF)	\$0.00
Household (everything else) (HH) Other (see attached)	\$54.80
Total Expenses *	\$94.80

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$87.80
Plus income for period	\$0.00
Subtotal	\$87.80
Less Expenses	\$94.80
Month End Bank Balance (Bank error- Amount corrected to 0.00 balance on 4-22-17)	-\$7.00

PNC Bank

April 2017				
ATM/withdrawals (to close acct)	\$2.88			
Bank charges (charged after closing acct)	\$7.00			
Food, Groceries, Restaurants, Lunches	\$22.91			
Parking	\$0.00			
Office Max (home office)	\$0.00			
BI monitoring	\$0.00			
Personal expenses	\$0.00			
Gifts	\$22.01			
	\$54.80			



ACCOUNT ACTIVITY (Monday, May 01, 2017)

Virtual Wallet X8301
Available Balance **-\$7.00**
Balance **-\$7.00**

Overdraft Protected by Reserve

MONTHLY TRANSACTIONS

Date	Description	Withdrawal	Deposit	Category	Balance
April					
Apr 19	Service Charge	\$7.00 ✓		Service Charges + Fees	-\$7.00
Apr 17	<u>ATM/Cash Withdrawal</u>	\$2.88 ✓		ATM	\$0.00
Apr 10	Giant Eagle	\$15.74 ✓		Groceries	\$2.88
Apr 10	Starbucks	\$7.17 ✓		Restaurants	\$18.62
Apr 6	ATM/Cash Withdrawal	\$40.00 ✓		ATM	\$25.79
Apr 5	XXXXX7095 GIFT SHOP I WASHINGTON PA	\$22.01		Gifts	\$65.79
March					
Mar 30	Ach Credit		\$60.00	Other Income	\$87.80

Transactions older than Mar 30 are located in [Online Statements »](#)

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Mor Individual worksheet

MONTH April 2017

All monthly expenses are paid as they are incurred.

Beginning bank balance \$6,099.29

Total credits (additions for month) \$2,500.06

Total debits (deductions for month) \$8,599.35

WesBanco acct closed 4/21/17

Income

Wages	\$0.00
Draws (other deposits)	\$2,500.00
Interest & Dividends	\$0.00
Social Security & Pension Income	\$0.00
Miscellaneous credits (Bank charges)	\$0.06
Total Income *	\$2,500.06

*Should balance with bank statement credits for month (additions)

Expenses

Mortgage payments (M)	\$2,771.98
Vehicle payments (V)	\$356.74
Utilities (U)	\$129.47
Insurance (I)	\$0.00
Auto fuel and repairs (A)	\$0.00
Home repairs and maintenance (H)	\$85.96
Medial (MD)	\$0.00
Charitable (C)	\$0.00
Payroll taxes (withheld from pay) (PT)	\$0.00
Real estate taxes (RTX)	\$0.00
Professional fees (PF)	\$0.00
Household (everything else) (HH) Other (see attached)	\$5,255.20
Total Expenses *	\$8,599.35

* Should balance with bank statement debits for month (deductions)

Reconciliation

Beginning bank Balance	\$6,099.29
Plus income for period	\$2,500.06
Subtotal	\$8,599.35
Less Expenses	\$8,599.35
Month End Bank Balance	\$0.00

WESBANCO

OTHER EXPENSE Category	April 2017		
ATM	\$4200.00		
Bank charges	\$0.00		
Credit Cards	\$500.00		
Education	\$0.00		
Food, Groceries, Restaurants, Lunches	\$0.00		
Gifts	\$0.00		
IRA	\$555.20		
	\$5,255.20		

WESBANCO BANK INC
CARNEGIE OFFICE
100 BROADWAY ST
CARNEGIE PA 15106-2472
TELEPHONE 412-276-1266



STATEMENT DATE
05/01/17

JOSEPH CUERVO OR
MARY E CUERVO
8000 SHERWOOD DR
PRESTO PA 15142

ACCOUNT NUMBER
[REDACTED] 349

PG 1
3

*** CHECKING *** FREEDOM ACCOUNT
ACCOUNT NUMBER [REDACTED] 4349
BEGINNING RATE 0.05000
CLOSED
PREVIOUS STATEMENT BALANCE AS OF 04/01/17 6,099.29
PLUS 2 DEPOSITS AND OTHER CREDITS 2,500.06
LESS 12 CHECKS AND OTHER DEBITS 8,599.35
CURRENT STATEMENT BALANCE AS OF 05/01/1700

*** CHECK TRANSACTIONS ***

SERIAL	DATE	AMOUNT	SERIAL	DATE	AMOUNT
--------	------	--------	--------	------	--------

(A) 232*	04/10	356.74			
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*** CHECKING ACCOUNT TRANSACTIONS ***

DATE	DESCRIPTION	DEBITS	CREDITS
other 04/03	AC-CAPITAL ONE -ONLINE PMT	500.00	
other 04/03	AC-MEADOWS CASINO -VIP PREFER	600.00	
other 04/03	AC-MEADOWS CASINO -VIP PREFER	600.00	
(H) 04/04	AC-TruGreen -COLLECTION	85.96	
(U) 04/04	AC-PEOPLES NATURAL -GAS BILL	129.47	
(M) 04/06	AC-CHASEHOMEFINANCE-LN PMT	2,771.98	
04/11	AC-MEADOWS CASINO -VIP PREFER	500.00	
04/13	DEPOSIT		2,500.00
04/17	AC-MEADOWS CASINO -VIP PREFER	500.00	
04/17	AC-MEADOWS CASINO -VIP PREFER	1,000.00	
04/17	AC-MEADOWS CASINO -VIP PREFER	1,000.00	
04/24	INTEREST PAYMENT		.06
04/24	CLOSING WITHDRAWAL <i>Trans to IRA acct</i>	555.20	

:	:	TOTAL FOR	:	TOTAL	:
:	:	THIS PERIOD	:	YEAR-TO-DATE	:
:	:	TOTAL OVERDRAFT FEES	:	.00	:
:	:	TOTAL RETURNED ITEM FEES	:	.00	:

*** BALANCE BY DATE ***

04/01	(6,099.29)	04/03	4,399.29	04/04	4,183.86	04/06	1,411.88
04/10	1,055.14	04/11	555.14	04/13	3,055.14	04/17	555.14
04/24	.00						

PAYER FEDERAL ID NUMBER..... 55-0143590
INTEREST PAID YEAR TO DATE..... .72

Please Reconcile Promptly
Important information on last page including
inquiry procedures involving electronic transactions

WESBANCO BANK INC
CARNEGIE OFFICE
100 BROADWAY ST
CARNEGIE PA 15106-2472
TELEPHONE 412-276-1266

JOSEPH CUERVO OR
MARY E CUERVO
8000 SHERWOOD DR
PRESTO PA 15142



STATEMENT DATE
05/01/17

ACCOUNT NUMBER
[REDACTED] 349

PG 2

CLOSED

*** INTEREST EARNED THIS STATEMENT PERIOD ***
INTEREST EARNED06
ANNUAL PERCENTAGE YIELD EARNED 0.05%

Please Reconcile Promptly
Important information on last page including
inquiry procedures involving electronic transactions

Home

Money I Can Spend	Available	Current Balance
Checking *4349	\$0.00	\$0.00
TOTAL	\$0.00	\$0.00

Money I'm Saving	Available	Current Balance
Retirement *0691 <i>IRA</i>	\$0.00	\$569.10
TOTAL	\$0.00	\$569.10

MOR CS and cover letter Cuervo

**In the United States Bankruptcy Court
for the Western District of Pennsylvania**

In Re:)	Case No. 17-20492 GLT
Joseph Cuervo and Mary E. Cuervo,)	Chapter 11
Debtors.)	Document No.

Certificate of Service

I, Gary W. Short, certify under penalty of perjury that on 5/12/17
I served the: April

- | | | |
|--------------------------|-----------------------|-------------------------------|
| <input type="checkbox"/> | ██████████ | 2017 Monthly Operating Report |
| <input type="checkbox"/> | May | 2017 Monthly Operating Report |
| <input type="checkbox"/> | June | 2017 Monthly Operating Report |
| <input type="checkbox"/> | July | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Aug. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Sept. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Oct. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Nov. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Dec. | 2017 Monthly Operating Report |
| <input type="checkbox"/> | Jan. | 2018 Monthly Operating Report |
| <input type="checkbox"/> | Feb. | 2018 Monthly Operating Report |
| <input type="checkbox"/> | March | 2018 Monthly Operating Report |

on the parties at the following addresses, by First Class U.S. Mail, postage prepaid:

Office of the United States Trustee
Liberty Center, Suite 970
1001 Liberty Avenue
Pittsburgh PA 15222

Dated: 5/12/17

/s/ Gary W. Short
Gary W. Short, Esquire (PA Bar I.D. No. 36794)
212 Windgap Road, Pittsburgh, PA 15237
Tele. (412) 765-0100 / Fax (412) 536-3977
E-mail: garyshortlegal@gmail.com